

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Chad W. Grimm  
 Janelle R. Grimm  
 Debtors

Case No. 17-15360-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db/jdb +Chad W. Grimm, Janelle R. Grimm, 1015 Marshall Drive, Pottstown, PA 19465-7823  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872  
 13963928 C J Marley Merchandising Inc., 1015 Marshall Drive, Pottstown, PA 19465-7823  
 13963934 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242  
 13963936 +Five Star Foods, 234 Mall Blvd #140, King of Prussia, PA 19406-2954  
 13963937 +Freedom Mortgage Corporation, 10500 Kincaid Dr, Fishers, IN 46037-9764  
 13963941 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 13977229 +Nelnet on behalf of ASA, American Student Assistance, 100 Cambridge Street Suite 1600, Boston, MA 02114-2567

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: CourtNotices@sjr-law.com Oct 04 2017 01:43:21 JOSEPH L QUINN,  
 The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464  
 smg E-mail/Text: bankruptcy@phila.gov Oct 04 2017 01:44:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2017 01:43:47  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 04 2017 01:43:58 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 04 2017 01:43:49 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13963929 EDI: CAPITALONE.COM Oct 04 2017 01:38:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 13963930 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 04 2017 01:44:15  
 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
 13963931 +E-mail/Text: bankruptcycollections@citadelbanking.com Oct 04 2017 01:44:15  
 Citadel Federal Credit Union, Po Box 147, Thorndale, PA 19372-0147  
 13963932 EDI: CITICORP.COM Oct 04 2017 01:38:00 CitiBank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 13963933 +EDI: RCSFNBMARIN.COM Oct 04 2017 01:38:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 13969059 EDI: DISCOVER.COM Oct 04 2017 01:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13963935 +EDI: DISCOVER.COM Oct 04 2017 01:38:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 13963938 EDI: JEFFERSONCAP.COM Oct 04 2017 01:38:00 Jefferson Capital Syst, 16 Mcleland Rd,  
 Saint Cloud, MN 56303  
 13970102 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 04 2017 01:43:54 KeyBank N.A.,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 13963939 E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 04 2017 01:43:54 Keybank Na,  
 Bus Bkg Express Lending Ctr Pat, PO Box 94831, Cleveland, OH 44101-4831  
 13963940 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 04 2017 01:43:54 Keybank, Na,  
 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 13963942 +E-mail/Text: electronicbkydocs@nelnet.net Oct 04 2017 01:43:50 Nelnet Lns,  
 3015 S Parker Rd, Aurora, CO 80014-2904  
 13964907 +EDI: PRA.COM Oct 04 2017 01:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13963943 +EDI: SEARS.COM Oct 04 2017 01:38:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 13963944 +EDI: RMSC.COM Oct 04 2017 01:38:00 Syncb/qvc, Po Box 965018, Orlando, FL 32896-5018  
 13963945 +EDI: RMSC.COM Oct 04 2017 01:38:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024  
 13963946 EDI: RMSC.COM Oct 04 2017 01:38:00 Syncrony Bank/Lowe's, PO Box 981064,  
 El Paso, TX 79998-1064

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Chad W. Grimm CourtNotices@sjr-law.com  
JOSEPH L QUINN on behalf of Joint Debtor Janelle R. Grimm CourtNotices@sjr-law.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Chad W. Grimm</b>	Social Security number or ITIN <b>xxx-xx-2249</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Janelle R. Grimm</b>	EIN <b>---</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-7439</b>
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		EIN <b>---</b>
Case number: <b>17-15360-jkf</b>		Date case filed in chapter <b>13</b> <b>8/7/17</b>
		Date case converted to chapter <b>7</b> <b>10/2/17</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Chad W. Grimm	Janelle R. Grimm
<b>2. All other names used in the last 8 years</b>	aka Chad William Grimm	fka Janelle Gerber
<b>3. Address</b>	1015 Marshall Drive Pottstown, PA 19465	1015 Marshall Drive Pottstown, PA 19465
<b>4. Debtor's attorney</b> Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: <a href="mailto:CourtNotices@sir-law.com">CourtNotices@sir-law.com</a>
<b>5. Bankruptcy trustee</b> Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800  Date: 10/3/17
<b>7. Meeting of creditors</b>	<b>November 3, 2017 at 01:00 PM</b>	Location:  <b>601 West Town Road, West Chester, PA 19380</b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 1/2/18
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	